

IN THE DISTRICT COURT OF THE UNITED STATES FOR THE
MIDDLE DISTRICT OF ALABAMA, NORTHERN DIVISION

MARCUS STEFONE McNEAL,)
)
Plaintiff,)
) CIVIL ACTION NO.
v.)
) 2:24cv165-MHT
) (WO)
EXETER FINANCE LLC,)
)
Defendant.)

OPINION

Plaintiff filed this lawsuit asserting claims under federal and state law related to his purchase of a car using a retail installment contract. This lawsuit is now before the court on the recommendation of the United States Magistrate Judge that defendant's motion to dismiss be granted, that plaintiff's federal claims be dismissed with prejudice, and that plaintiff's state claims be dismissed without prejudice. There are no objections to the recommendation. After an independent and de novo review of the record, and because plaintiff has not objected to the recommendation or requested

leave to amend the complaint, the court concludes that the magistrate judge's recommendation should be adopted.

An appropriate judgment will be entered.

DONE, this the 21st day of August, 2025.

/s/ Myron H. Thompson
UNITED STATES DISTRICT JUDGE